

**VIA EFS**

Date of Deposit: February 5, 2010

Attorney Docket No. 07473-038

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Lawrence M. Sherman

Serial No: 10/817,139

Filed: April 2, 2004

For: SYSTEMS AND METHODS OF TARGETING SAVINGS

Examiner: Ojo O. Oyebisi

Art Unit: 3696

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

**RESPONSE TO RESTRICTION REQUIREMENT**  
**MAILED SEPTEMBER 1, 2009**

Sir:

Responsive to the Restriction Requirement mailed on September 1, 2009,  
Applicant submits this response to the issues raised therein.

**Election/Restriction Under 35 U.S.C. § 121**

The Restriction Requirement indicates that the present application includes claims directed to Inventions I and II that are related as sub-combinations. Specifically, the Restriction Requirement identifies Group I including Claims 117-127 and 129-130 and Group II including Claim 128, and requests election to one group of claims. Without conceding to the correctness of this determination or the requirement for election, Applicant respectfully elects herewith Group I including Claims 117-127 and 129-130 without traverse, and withdraws herein Group II including Claim 128.